

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Monique Jean Michel

Debtor(s)

CHAPTER 13

THE BANK OF NEW YORK MELLON FKA THE  
BANK OF NEW YORK, AS TRUSTEE FOR THE  
CERTIFICATE HOLDERS OF THE CWABS, INC.,  
ASSET-BACKED CERTIFICATES, SERIES 2006-20

Movant

NO. 19-12339 ELF

vs.

Monique Jean Michel

Debtor(s)

11 U.S.C. Sections 362 and 1301

Kenneth E. West Esq.

Trustee

**ORDER**

AND NOW, this            day of           , 2022, upon failure of Debtor(s) and the Trustee to file  
and Answer or otherwise plead, it is:

**ORDERED** THAT: the Motion for Relief from the Automatic Stay is **GRANTED** and that the  
automatic stay under 11 U.S.C. Section 362 and the Co-Debtor Stay under Section 1301 (as applicable) of the  
Bankruptcy Code, are **MODIFIED** with respect to the subject premises located at 5600 MIRIAM RD,  
PHILADELPHIA, PA 19124-1021 ("Property), so as to allow Movant, its successors or assignees, to  
proceed with its rights and remedies under the terms of the subject Mortgage and pursue its *in rem* State  
Court remedies including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially  
pursuing other loss mitigation alternatives including, but not limited to, a loan modification, short sale or  
deed-in-lieu of foreclosure. Additionally, any purchaser of the Property at Sheriff's Sale (or purchaser's  
assignee) may take any legal action for enforcement of its right to possession of the Property.

---

ERIC L. FRANK  
UNITED STATES BANKRUPTCY JUDGE